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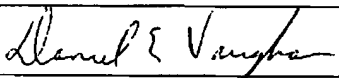
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TRANSMITTAL FORM (To be used for all correspondence after initial filing)	Application No.	09/901,954
	Filing Date	July 10, 2001
	First Named Inventor	James E. Templeton
	Group Art Unit	2164
	Examiner Name	Nga B. Nguyen
Total Number of Pages in this Submission: 4	Attorney Docket No.	PAY00-003

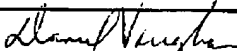
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SIGNATURE OF APPLICANT, ATTORNEY OR AGENT

Name	Daniel E. Vaughan (Registration No. 42,199)	Date	December 17, 2005
Signature		Telephone	510-790-9960
Address	39180 Liberty Street, Suite 103, Fremont, CA 94538	Facsimile	510-790-9964

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Attorney Docket No.: PAY00-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Templeton, *et al.*
Application No. : 09/901,954
Filed : July 10, 2001
Docket : PAY00-003
Title : System and Method for Verifying a Financial Instrument

Group/Art Unit : 2164
Examiner : Nga B. Nguyen

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.56 and 1.97

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Listed below and/or on an attached form PTO/SB/08A is information known to applicant(s), which is hereby submitted pursuant to 37 C.F.R. § 1.56. The right is reserved to antedate any included publication or patent in accordance with standard procedure.

This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56.

 X (New Application) Copies of each listed reference, except for issued U.S. patents and pending or published U.S. applications, are submitted herewith, along with a concise explanation of information in a foreign language (if any).

 (Continuation Application) The listed references were cited by the Applicant(s) or Examiner in the parent application, U.S. Serial No. , filed on . Pursuant to 37 C.F.R. § 1.98(d), copies of these items are not enclosed but may be found in the file history of the parent application.

Applicants respectfully request that the listed information be considered by the Examiner and be made of record in the application identified above. If form PTO/SB/08A is attached, the Examiner is requested to initial and return it in accordance with MPEP § 609.

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- ☐ 37 C.F.R. § 1.97(b). No fee is believed due, because (check all that apply):
- ☐ (1) It is being filed within 3 months of the application filing date; OR
- ☐ (2) It is being filed within 3 months of entry of a national stage; OR
- ☐ (3) It is being filed before the mailing date of the first Office Action on the merits.
- ☒ 37 C.F.R. § 1.97(c). If this statement is being filed after the latest of: (1) three months beyond the filing date of a national application; (2) three months beyond the date of entry of the national stage as set forth in § 1.491 in an international application; or (3) the mailing date of a first office action on the merits, but before the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, then:
- ☒ a certification as specified in 37 C.F.R. § 1.97(e) is provided below; or
- ☐ a fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.
- ☐ 37 C.F.R. § 1.97(d). If this statement is being filed after the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, but before payment of the issue fee, then:
- ☐ a certification as specified in § 1.97(e) is completed below; and
- ☐ a fee of \$180.00 as set forth in § 1.17(p) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.
- ☒ *Statement under 37 C.F.R. § 1.97(e).* I hereby certify that either: each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the information disclosure statement; or no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement:

Signature: *Daniel E. Vaughan*
Daniel E. Vaughan (Reg. No. 42,199)

Date: December 17, 2005

Respectfully submitted,

Date: December 17, 2005

By: *Daniel E. Vaughan*
Daniel E. Vaughan (Reg. No. 42,199)

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Application Number	09/901,954
Filing Date	July 10, 2001
First Named Inventor	James E. Templeton
Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	PAY00-003

[illegible][illegible]

**Examiner
Signature**

Date Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 601.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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